

IN THE SPECIFICATION:

Add the following paragraph after the first paragraph on page 1, and before the second paragraph beginning "An existing settlement system..."

O 1

--References to the figures referred to in this section may provide a parenthetical second reference number to refer to the diagrammatic representation of a transaction taking place (a "verb") utilizing an element, while the non-parenthetical reference numbers refer to the element (a "noun") itself that is, if appropriate, involved in the transaction.--

IN THE CLAIMS:

Please amend the claims in the following manner:

- A 1*
- 1 1. (amended) An electronic asset utilization system comprising:
 - 2 a terminal which is connected to a communications network and outputs a signal for instructing transmission of an electronic asset on a predetermined date and time;
 - 3 issuance means for issuing an exchange certificate verifying a user's right to receive the electronic asset, and also for issuing the electronic asset corresponding to the exchange certificate; and
 - 4 a server which is connected to the communications network and transmits the electronic asset to the terminal or to another predetermined terminal on the predetermined date and time.
 - 5 2. (amended) The electronic asset utilization system as defined in claim 1,
 - 6 wherein the server comprises
 - 7 settlement processing means for settling a charge billed to the electronic asset